

# ***METHOD OF PREDICTING A CUSTOMER'S BUSINESS POTENTIAL AND A DATA PROCESSING SYSTEM READABLE MEDIUM INCLUDING CODE FOR THE METHOD***

## **Abstract of Disclosure**

A method can be used to predict the purchasing potential of customers. In one embodiment, the prediction can be based in part on transactional data that is routinely collected by many businesses. An item preference model, a maximum spending model, a geographic model, and any combination of them can be used to make the prediction. The item preference model can be based on which items the customer prefers based on transactional data. The maximum spending model can use the daily maximum spending amount for a customer to determine potential. The geographic model may be based on distance or geographic indicate. Using any or all of the models, if the customer is spending below his or her predicted potential, he or she may be targeted for offers or other promotions.

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